

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Fred G. Guiliano
 Kristin Beth Guiliano
 Debtors

Case No. 18-12669-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db/jdb +Fred G. Guiliano, Kristin Beth Guiliano, 109 Lilly Road, Honey Brook, PA 19344-9069
 14094850 Bayview Loan Servicing, P.O. Box 650091, Dallas, TX 75265-0091
 14094854 +Medical Business Bureau, 1460 Renaissance Drive #400, Park Ridge, IL 60068-1349
 14094857 +PECO, 1500 Market Street, 12th Floor East Tower, Philadelphia, PA 19102-2100
 14094860 The Home Depot, Citicorp Credit Services/Centralize, Bankruptcy; PO Box 790040,
 Saint Louis, MO 63129
 14094861 +Trojan Professional Services, 4410 Cerritos Avenue, Los Alamitos, CA 90720-2549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:20 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 11 2018 02:23:04 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14094848 +EDI: AMEREXPR.COM Aug 11 2018 06:08:00 American Express, PO Box 981540,
 El Paso, TX 79998-1540
 14094849 EDI: BANKAMER.COM Aug 11 2018 06:08:00 Bank of America, P.O. Box 31785,
 Tampa, FL 33631-3785
 14094851 +EDI: CHASE.COM Aug 11 2018 06:08:00 Chase, Attn: Bankruptcy Department, P.O. Box 15145,
 Wilmington, DE 19850-5145
 14094852 +EDI: IIC9.COM Aug 11 2018 06:08:00 I.C. System Inc, Attn:Bankruptcy,
 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
 14094853 +EDI: CBSKOHL.COM Aug 11 2018 06:08:00 Kohls/Capital One, Kohls Credit, P.O. Box 3043,
 Milwaukee, WI 53201-3043
 14094855 +E-mail/Text: Bankruptcy@msufcu.org Aug 11 2018 02:23:03 MSU Federal Credit Union,
 PO Box 1208, East Lansing, MI 48826-1208
 14094856 +EDI: NAVIENTFKASMSERV.COM Aug 11 2018 06:08:00 Navient, P.O. Box 9655,
 Wilkes Barre, PA 18773-9655
 14095147 +EDI: PRA.COM Aug 11 2018 06:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14094858 E-mail/Text: bankruptcynotices@psecu.com Aug 11 2018 02:23:49 PSECU, P.O. Box 67013,
 Harrisburg, PA 17106-7013
 14100467 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:22:21
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14094859 +EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank-Guitar Center,
 Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT 2006-15CB) bkggroup@kmlawgroup.com
 LEAH M STUMP-LESLEY on behalf of Joint Debtor Kristin Beth Guiliano lstump@shepleylaw.com
 LEAH M STUMP-LESLEY on behalf of Debtor Fred G. Guiliano lstump@shepleylaw.com
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Fred G. Guiliano	Social Security number or ITIN	xxx-xx-1457
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Kristin Beth Guiliano	Social Security number or ITIN	xxx-xx-9044
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12669-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Fred G. Guiliano
aka Fred G. Guiliano Jr.

Kristin Beth Guiliano
aka Kristin Flasch

8/9/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.